

<b>DECLARATION AND POWER OF ATTORNEY</b>	Attorney's Docket No. 85CF-00105
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As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **METHODS AND SYSTEMS FOR OPTIMIZING RETURN AND PRESENT VALUE**, the specification of which:

(check one)       is attached hereto

was filed on December 14, 2000 as Application Serial No. 09/737,039,  
and was amended on \_\_\_\_\_.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations §1.56(a).

I hereby claim priority benefits under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112. I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<u>Application Serial No.</u>	<u>Filing Date</u>	<u>Status (patented, pending, abandoned)</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

I hereby claim the benefit under Title 35, United States Code §119(e) of any United States provisional application(s) listed below:

<u>Application Serial No.</u>	<u>Filing Date</u>	Additional provisional application numbers are listed on a supplemental priority sheet attached hereto.
<u>60/173,876</u>	<u>December 30, 1999</u>	_____
_____	_____	_____
_____	_____	_____

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (list name and registration number)

Ronald E. Myrick, Reg. No. 26,315; Henry J. Policinski, Reg. No. 26,621; Jay L. Chaskin, Reg. No. 24,030; Henry I. Stockler, Reg. No. 24,139; and James W. Mitchell, Reg. No. 25602, all of General Electric Company, 3135 Easton Turnpike, Fairfield, CT 06431; John S. Beulick, Reg. No. 33,338; Patrick W. Rasche, Reg. No. 37,916; Michael Tersillo, Reg. No. 42,180; Bruce T. Atkins, Reg. No. 43,476; Alan L. Cassel, Reg. No. 35,842; Stephen R. Cooper, Reg. No. 42,437; Robert E. Slonkor, Reg. No. 45,112; Donald R. Holland, Reg. No. 35,197; Gordon F. Sieckmann, Reg. No. 28,667; and Natu J. Patel, Reg. No. 39,558; Robert B. Reeser III, Reg. No. 45,548 all of Armstrong Teasdale LLP, One Metropolitan Square, Suite 2600, St. Louis, MO 63102-2740

Send Correspondence to:	Direct Telephone Calls To:
John S. Beulick Armstrong Teasdale LLP One Metropolitan Square, Suit 2600 St. Louis, MO 63102-2740	John S. Beulick 314/621-5070

<b>DECLARATION AND POWER OF ATTORNEY</b>	Attorney's Docket No. 85CF-00105
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application and any patent issued thereon.

**SOLE OR FIRST INVENTOR:**

Full Name: Christopher Donald Johnson  
Signature: Christopher Donald Johnson Date: 3/26/01  
Residence: Clifton Park, New York 12065  
Citizenship: U.S.A.  
Post Office Address: 17 Berkshire Drive West, Clifton Park, New York 12065

**SECOND JOINT INVENTOR, IF ANY:**

Full Name: Marc Thomas Edgar  
Signature: Marc Thomas Edgar Date: 03/27/01  
Residence: Glenmont, New York 12077  
Citizenship: U.S.A.  
Post Office Address: 11A Foxfire Lane, Glenmont, New York 12077

**THIRD INVENTOR, IF ANY:**

Full Name: Tim Kerry Keyes  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Residence: West Redding, Connecticut 06896  
Citizenship: U.S.A.  
Post Office Address: 16 Topledge Road, West Redding, Connecticut 06896

<b>DECLARATION AND POWER OF ATTORNEY</b>	Attorney's Docket No. B5CF-0010B
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(check one)      [ ]      is attached hereto

[X]      was filed on December 14, 2000 as Application Serial No. 09/737,039,  
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_____	_____	_____
_____	_____	_____
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<u>Application Serial No.</u>	<u>Filing Date</u>	<u>Additional provisional application numbers are listed on a supplemental priority sheet attached hereto.</u>
60/173,876	December 30, 1999	_____
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_____	_____	_____

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Ronald E. Myrick, Reg. No. 26,315; Henry J. Polcinski, Reg. No. 26,621; Jay L. Chaskin, Reg. No. 24,030; Henry I. Steckler, Reg. No. 24,139; and James W. Mitchell, Reg. No. 25602, all of General Electric Company, 3135 Easton Turnpike, Fairfield, CT 06431; John S. Beulick, Reg. No. 33,338; Patrick W. Rasche, Reg. No. 37,916; Michael Tersillo, Reg. No. 42,180; Bruce T. Atkins, Reg. No. 43,476; Alan L. Cassel, Reg. No. 35,842; Stephen R. Cooper, Reg. No. 42,437; Robert E. Slenker, Reg. No. 45,112; Donald R. Holland, Reg. No. 35,197; Gordon F. Siuckmann, Reg. No. 28,667; and Natu J. Patel, Reg. No. 39,559; Robert B. Reeser III, Reg. No. 45,548 all of Armstrong Teasdale LLP, One Metropolitan Square, Suite 2600, St. Louis, MO 63102-2740

Send Correspondence to:  John S. Beulick Armstrong Teasdale LLP One Metropolitan Square, Suite 2600 St. Louis, MO 63102-2740	Direct Telephone Calls To:  John S. Beulick 314/621-5070
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**SOLE OR FIRST INVENTOR:**

Full Name: Christopher Donald Johnson  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Residence: Clifton Park, New York 12065  
Citizenship: U.S.A.  
Post Office Address: 17 Berkshire Drive West, Clifton Park, New York 12065

**SECOND JOINT INVENTOR, IF ANY:**

Full Name: Marc Thomas Edgar  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Residence: Glenmont, New York 12077  
Citizenship: U.S.A.  
Post Office Address: 11A Foxfire Lane, Glenmont, New York 12077

**THIRD INVENTOR, IF ANY:**

Full Name: Tim Kerry Keyes  
Signature: Tim Kerry Keyes Date: 23 March 01  
Residence: West Redding, Connecticut 06896  
Citizenship: U.S.A.  
Post Office Address: 16 Topledge Road, West Redding, Connecticut 06896